

easypaisa
digital bank

Schedule of Bank Charges

Branchless Banking
April 2026 to June 2026



Deposit Accounts

Digital Deposit Accounts

Account Type	Fee
Cash Deposit in Mobile Account (Self & Others)	0.5% (Excluding Tax)
New Mobile Account Opening	Rs. 0.00

Transactions	Service Fee [Incl. Tax]
Transfer-out from easypaisa to Bank	Free
ATM Cash withdrawal	Service fee on any ATM withdrawal amount will be Rs. 35 (Incl. Tax & 1-link Charges) ATM cash withdrawal is free from easypaisa Bank Ltd. branch ATMs.

Digital Withdrawals

Cash Withdrawal from Account

Transactions	Service Fee [Incl. Tax]
Rs. 1 to 200	Rs. 7
Rs. 201 to 500	Rs. 12
Rs. 501 to 1,000	Rs. 20
Rs. 1,001 to 2,500	Rs. 40
Rs. 2,501 to 4,000	Rs. 70
Rs. 4,001 to 6,000	Rs. 100
Rs. 6,001 to 8,000	Rs. 130
Rs. 8,001 to 10,000	Rs. 180
Rs. 10,001 to 13,000	Rs. 230
Rs. 13,001 to 16,000	Rs. 280
Rs. 16,001 to 20,000	Rs. 330
Rs. 20,001 to 25,000	Rs. 380
Rs. 25,001 to 30,000	Rs. 470
Rs. 30,001 to 40,000	Rs. 560
Rs. 40,001 to 50,000	Rs. 690

*Cash Deposit & Cash Withdrawal is free for Digital Accounts

Transfer & Payments

Wallet Digital Fund Transfers

Amounts	Charges [Account to OTC]	Charges [Account to CNIC]
Rs. 1 to 1,000	70	55
Rs. 1,001 to 2,500	130	110
Rs. 2,501 to 4,000	200	160
Rs. 4,001 to 6,000	270	215
Rs. 6,001 to 8,000	330	270
Rs. 8,001 to 10,000	390	320
Rs. 10,001 to 13,000	440	375
Rs. 13,001 to 15,000	500	430
Rs. 15,001 to 20,000	650	500
Rs. 20,001 to 25,000	800	600

Digital Payments

Transactions	Fee
Utility Bill Payment	Free for first 3 transaction / month*
M-Tag Top Up	Rs. 10 per top up
Mobile Load	Free for first 5 transactions /month*
Mobile Packages	Free for first 5 transactions /month*
Online Payments	Free
Retail Payment (Till & QR)	Free

*Fair Usage Pricing applies

Fair Usage Pricing:

Transactions	Fee
Mobile Load	6-10 transactions/ month= Rs. 2 10+ transactions/ month= Rs. 5
Mobile Packages	6-10 transactions/ month= Rs. 1 10+ transactions/month= Rs. 2
Bill Payment (Utilities)	4-9 transactions/month = Rs. 20 10+ transactions/month = Rs. 30

Inter Bank Funds Transfer

Service	Charges
Inter-Branch Transfer	Free
IBFT (Above Rs. 25,000 / month)	0.1% or Rs. 200 (whichever is lower)
IBFT 1-Link Service Fee* (Inc.Tax)	Below 25K (Rs 1.55 per transaction) Between 25K and 200K (0.02% of transaction amount per transaction) Above 200K (Rs 40 Per Transaction)
Transfer-in and out to easypaisa Mobile Account	free
Funds Transfer – IN from Other Bank Accounts/Debit Cards/Credit Cards using Account Linking (Mobile Account only)	Pulling funds into MA from other bank accounts: 2% (Incl. Tax) of transaction amount. Pulling funds into MA from Debit/credit cards: 3% (Incl. Tax) of transaction amount

*IBFT Service Fee will be charged on all 1-link IBFT transactions as per 1-link SOC amended from time to time

Digital Loans

easycash*	App	USSD
Loan Cycle 1 - 30	5%	20%
Loan Cycle 31 - 60	4.50%	18%
Loan Cycle 60+	4%	16%
Late Fee	No	5% on outstanding principal implemented 2 days of Grace Period
Frequency	Weekly charges to be compounded on outstanding principal every 7 days, upto maximum of 40% in 8 weeks.	Flat 30-day charges on principal amount
<p>*easycash Pricing = "Markup income is calculated on per-day utilized basis. In case of early settlement, any markup received for unutilized period will be charged as "Early repayment fee". Early Repayment fee = The markup received for unutilized days will be charged as Early Repayment fee</p>		

Buy Now Pay Later [BNPL]*	For Utility Bill Payments		For Mobile Packages		For easyload	
	Credit Rating	14 Day	30 Day	14 Day	30 Day	14 Day
5-Excellent	10%	20%	10%	20%	10%	20%
4-Very Good	12.5%	25%	11%	22%	11%	22%
3-Good	17.5%	35%	12%	24%	12%	24%
2-Fair	N/A	N/A	17.5%	35%	17.5%	35%
1-Low	N/A	N/A	N/A	N/A	N/A	N/A

A late fee of 5% would be applied on outstanding principal once.

*BNPL Pricing = "Markup income is calculated on per-day utilized basis. In case of early settlement, any markup received for unutilized period will be charged as "Early repayment fee".

Early Repayment fee = The mark-up received for unutilized days will be charged as Early Repayment fee.

Daraz Paylater via Daraz App:

Tenure	Total Interest Rate	Per Installment Interest Rate	APR
1-month	16%	16%	192%
3-months	30%	10%	120%

A late fee of 5% with a cap of Rs.800 would be applied on outstanding principal per installment

**Markup income is calculated on per-day utilized basis. In case of early settlement, any markup received for unutilized period will be charged as "Early Repayment Fee".

Early Repayment Fee: The markup received for unutilized days will be charged as Early Repayment fee."

Merchant Cash Loans (MCL):

Merchant Cash Loan	App	USSD
For users classified in top buckets	4% (weekly charges)	16% (monthly charge)
Other users	5% (weekly charges)	20% (monthly charge)
Late fee	No	5% of outstanding principal applied after 2 days of grace period from due date
Frequency	Weekly charges on outstanding principal every 7 days, up to maximum of 8 weeks	Flat 30-day charge on principal amount
<p>*Charges = "Markup income is calculated on per-day utilized basis. In case of early settlement, any markup received for unutilized period will be charged as "Early repayment fee". Early Repayment fee = The markup received for unutilized days will be charged as Early Repayment fee</p>		

Value Added Services

Digital Value-Added Services

Service	Charges
Transfer-in and out to account	Free
Balance Inquiry (1-Link & ATM) Receipt Printing (1-Link & ATM)	Rs. 4.67 (Incl. Tax) per inquiry Rs. 4.67 (Incl. Tax)
Balance Inquiry (M-net)	Rs. 5.80 (Incl. Tax) per transaction
Balance Inquiry (USSD)	Rs. 1.00 (Incl. Tax) per inquiry
Request Submission to Upgradation to Asaan Digital Account from Level 1 Account	Rs. 75 on each submission
ATM Card Replacement	Rs. 500 per card
Debit Card Issuance	Rs. 1000 (Incl. Tax) [easypaisa VISA Debit card] Rs. 999 (Incl. Tax) [easypaisa Union Pay Debit card] Rs. 1000 (Incl. Tax) [easypaisa PayPak Debit card] Rs. 500 (Incl. Tax) [easypaisa Visa Online Debit card]
Mini Statement	Free
International Home Remittances	Free
Utility Bill Payment (OTC)	Free
Term life and accidental life insurance	Rs.800/1600 yearly Rs.900/1800 yearly Rs. 2 Daily Tahafuz plan Rs. 50 Monthly Tahafuz Plan Rs. 75 Monthly Tahafuz Plus Plan Rs. 500 Annual Tahafuz Plan
Mobile Protection Plan	Rs. 100 monthly and Rs. 1000 annual [all incl. of tax price]
In-App BVS from Level-0 to Level-1	Rs. 99 on each submission
Webdoc Health Services	Rs. 2 daily Rs. 60 monthly Rs. 5,00 bi-annual Rs. 1,000 yearly Rs. 2,000 yearly
Income Protection Insurance	Rs. 1 daily Rs. 100 monthly Rs. 150 monthly Rs. 350 bi-annual Rs. 700 yearly
SMS Notification Charges	Rs. 0 for Digital Transaction Notification Charges* PKR. 15 per month for Non-digital Transaction SMS Charges**
Platform Fee (USSD)	PKR 1.00 (Incl. Tax) / per Transaction
Helpline Related Service	3737 [Telenor Network Users] UAN-042111003737 [All Operators]

Cash Deposit Machine OFF US

Transactions Fee:

Slabs	Fee
Up to Rs. 10,000	Rs. 100
Rs. 10,000 - Rs. 100,000	Rs. 250
Rs. 100,000 - Rs. 250,000	Rs. 500
Rs. 250,000 - Rs. 500,000	Rs. 750
Rs. 500,000 & above	Rs. 1000 or 0.1% (whichever is higher) + FED

CDM ON US Charges: 0

NOTES:

Other Fee and Charges for Account:

All taxes and duties including provincial sales tax, FED, income tax, etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above.

Cash withdrawal charges will be deducted from your Account. There is no need to pay the charge in cash to the Agent.

Transaction limits are enforced where applicable.

*Digital Transactions relate to digital/self-service channel.

** Bank may charge lower or up to the mentioned charges/fee.

***Financial Alerts on transactions carried out Over the Counter or at the Agent Location i.e. Cash-In/Cash-Deposit, Cash-Out/Cash-Withdrawal, etc.